02/08/2011

Secretary Jennifer Johnson Board of Governors of the Federal Reserve System 20th Street and Constitution Avenue NW Washington, DC 20551

Dear Secretary Johnson,

I manage a small convenience store, and business has been terribly slow for us. A number of factors, including the slow economy and a major road construction project just outside our doors, has resulted in a drastic reduction in customers here. We are really struggling, and this why I write to you asking that you help this small store out by speaking out in favor of the Federal Reserve's ruling to lower debit card swipe fees.

The passage of this ruling could not come at a better time for this store. I have been here for the past seven years and have never seen business as slow as this. Since we sell gas as well as convenience items, customers usually use some type of card to handle their payments. Some of these cards come with outrageous fees.

If the credit card companies are allowed to continue setting these fees, it will be detrimental to small businesses like this one. We must offer debit and credit card services to our customers, but offering this service is becoming less affordable every month. Please do something about this and make sure the Federal Reserve moves forward with this ruling.

Regards,

Gary Dethloff